

## **KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD**

### **Meeting Minutes**

**December 19, 2013**

#### **Call to Order and Roll Call**

The thirteenth meeting of the Kentucky Health Benefit Exchange Advisory Board was held on Thursday, December 19, 2013, at 1:30 p.m. in the Large Conference Room at the Office of the Kentucky Health Benefit Exchange. Commissioner Sharon Clark, Chair, called the meeting to order at 1:40 p.m., and the Secretary called the roll.

Board Members Present: Commissioner Sharon Clark, Chair; Gabriela Alcalde (by phone), Andrea Bennett (by phone), Jeffrey Bringardner (by phone), Dr. Joe Ellis (by phone), Ed Erway (by phone), Carl Felix, Donna Ghobadi, Connie Hauser, Dr. Michael Huang (by phone), Commissioner Kissner (by phone), Deborah Moessner, Dr. John Thompson, and Marcus Woodward. David Allgood, Commissioner Mary Begley, Ruth Brinkley, Julie Paxton, and Tihisha Rawlins were not present at the meeting.

Staff Present: Carrie Banahan, Maria Brown, Tammy Bullock, Leigh Edens, Miriam Fordham, Tracy Kemper, Jean Klinge, Bill Nold, Brenda Parker, Kathy Ramsey, Sherilyn Redmon, Melea Rivera, D.J. Wasson, and Maggie Woods (DOI).

#### **Approval of Minutes**

A motion was made to accept the minutes of the October 24, 2013, meeting, seconded, and approved by voice vote.

#### **Update on Office of the Kentucky Health Benefit Exchange Activities**

Carrie Banahan, Executive Director, Office of the Kentucky Health Benefit Exchange (KHBE), updated the members on the Exchange activities. Ms. Banahan reported that, to date, 95,435 individuals have enrolled in coverage through kynect. The average daily enrollment has increased from 2,000 to 3,000 enrolled. There has been an increase in the number of individuals enrolled in qualified health plans (QHP) with 24,078 individuals currently enrolled. The increase in QHP enrollments has resulted in a shift in the mix of enrollments with about 75 percent enrolled in Medicaid plans and 25 percent enrolled in QHPs.

About 10,000 to 11,000 individuals who have qualified for a subsidy but not have selected a plan were sent a notice to select a plan by December 23, 2013, for a January 1, 2014, effective date of coverage. Notices were also sent to about 300,000 food stamp recipients providing information about enrolling for coverage through kynect.

The call center volume has increased significantly which was anticipated with the approach of the December 23 deadline. An additional 50 staff have been hired for the call center. The hours

for Saturday and Sunday have been extended from 9:00 a.m. to 4:00 p.m. through the end of January at which time the need for the extended hours will be assessed.

Sign-Up Saturday was held the first weekend in December in collaboration with libraries throughout the state. Ms. Banahan thanked the agents and kynectors for their efforts in enrolling individuals. Ms. Banahan introduced new KHBE staff members – Maria Brown, Leigh Edens, and Tracy Kemper – who will be working with the SHOP.

Chris Clark, Program Manager, KHBE, updated the members on the system metrics and software developments. During the peak periods, there have been more than 1,000 concurrent website visitors hourly checking for eligibility and shopping for plans. There was a major new release of software – Release 3 – on December 16. This new system provides support for case workers throughout the state to assist with applications and verification of information for determining eligibility. The system is continually improved with monthly software updates such as improving tools for agents, assisters, and the SHOP. The current focus is on this initial surge in enrollment prior to December 23. A similar surge is expected as the end of open enrollment approaches in March.

### **Subcommittee Reports**

#### Behavioral Health Subcommittee

Chairman Clark, on behalf of Julie Paxton, Chair, reported that the Behavioral Health Subcommittee has not met since the last Advisory Board meeting.

#### Dental/Vision Subcommittee

Dr. Joe Ellis, Chair, reported that the Dental/Vision Subcommittee has not met since the last Advisory Board meeting.

#### Education/Outreach Subcommittee

Marcus Woodward, on behalf of Tihisha Rawlins, Chair, reported that the Education and Outreach Subcommittee held a meeting on November 26, 2013. The KHBE staff updated subcommittee members on the kynector program and the progress in getting the new kynectors hired, trained, and out in the field in Regions 4, 5, and 8. The first of an ongoing monthly report was provided to the subcommittee members with a breakdown of the number of the overall kynect enrollees into a variety of metrics, including age, race, Medicaid region; how many enrollees completed applications independently, or were assisted by kynectors, insurance agents or through the contact center; and a differentiation between Medicaid enrollees and those selecting qualified health plans.

Anne Peak, Social Services Planner, Kentuckiana Regional Planning and Development Agency (KIPDA), and PaKou Her, kynector Program Administrative Assistant, KIPDA, briefed the subcommittee on the ongoing efforts of KIPDA, the kynector entity for Region 3, including intended clients to be reached, difficulties in overcoming language barriers, and the different types of events currently planned in the community.

Rob Jones, Executive Director, Community Action Kentucky (CAK), briefed the subcommittee on the agency's handling of its kynector duties in Regions 1, 2, 6, and 7, and the progress in organizing its additional role as a kynector entity in Regions 4 and 5.

Emily Beauregard, Director of Planning and Communications, Kentucky Primary Care Association (KYPKA), defined the organization's overall goal and responsibilities, and how the agency is approaching its new role as a kynector agency in Region 8. Ms. Beauregard highlighted the agency's efforts to meet the demands of the high need constituencies in the Region 8 counties the collaborative effort between the KYPKA and its seven subcontracted organizations.

Jean Klinge, Division Director, KHBE advised the subcommittee members of the upcoming Sign-Up Saturday event scheduled for December 7, 2013, at public libraries throughout the state, and the Radio Disney event on December 14, 2013, in Louisville. A brief update was provided on the call center, noting that the average length of phone calls was decreasing, and the quality of customer service by Xerox was increasing. Ms. Klinge also addressed steps being taken by the KHBE to assist citizens encountering difficulties with their kynect applications.

#### Navigator/Agent Subcommittee

Marcus Woodward, Chair, reported that the Navigator/Agent Subcommittee held a meeting on November 15, 2013. KHBE staff provided an update of Exchange activities and administrative regulations. Members discussed whether agents with less than one appointment to a qualified health plan issuer should be permitted to participate on kynect and efforts to publicize the ability for agents to assist with kynect applications. Staff provided a presentation on enhancements to the agent portal and explained the current process for any account issues or errors.

Subcommittee members discussed their concerns regarding individuals with employer-sponsored coverage seeking premium tax credits. The members were provided a presentation on a new tool available on the website to access SHOP rates for quoting purposes. Members were also provided with the support professionals' line for agents and kynectors to use when calling the contact center.

#### Qualified Health Plans Subcommittee

Deborah Moessner, Chair, reported that the Qualified Health Plans Subcommittee has not met since the last Advisory Board meeting.

#### Small Employer Health Options Program (SHOP) Subcommittee

Carl Felix, on behalf of Jeff Bringardner, Chair, reported that the SHOP Subcommittee held a meeting on November 21, 2013. The members were updated on the Health Benefit Exchange. Enrollments for both the individual market and SHOP have been impressive with the expectation that there will be over 100,000 enrolled by the end of the year. The Exchange continues to receive a lot of national exposure because of its successful rollout.

There has been a great deal of interest in the SHOP. The first open enrollment period will end on December 15, 2013, so there were no totals for employee enrollments available at the November 21 meeting. The SHOP ordinary regulation has been finalized and is in effect.

The SHOP currently does not have the functionality to browse health plans. The Exchange has added a user friendly spreadsheet to the SHOP portal that will allow employers, agents, and kynectors to browse plans and obtain quotes. More than 1,500 agents, 500 kynectors, approximately 500 Certified Application Counselors, and more than 100 In-Person Assistants have been trained and certified.

The next meeting of the SHOP Subcommittee is scheduled for January 16, 2014.

A motion to accept the subcommittee reports including the recommendations contained therein was made, seconded, and approved by voice vote.

### **Other Business**

The next meeting of the Advisory Board will be held on January 23, 2014, at 1:30 p.m., in the Large Conference Room at the Office of the Kentucky Health Benefit Exchange.

Chairman Clark proposed that the Advisory Board begin meeting on a quarterly rather than a monthly basis going forward. A motion was made to meet on quarterly basis beginning in January 2014, seconded, and approved by voice vote.

Audience members put forth questions regarding the Exchange to KHBE staff and board members.

### **Adjournment**

The meeting was adjourned at 2:15 p.m.